VIRTUAL CONFERENCE

Advancing pro-poor and gender-just climate and disaster risk finance and insurance (CDRFI) in the era of loss and damage

Engaging and sharing:
Experience and expertise from multi-actor partnerships and beyond

13-22 SEPTEMBER 2022

This project is supported by Engagement Global with funding from the German Federal Ministry for Economic Cooperation and Development (BMZ)

Following Graphical Recordings by www.designdoppel.de
Climate and disaster risk finance: exploring the institutional landscape, gaps and needs

Date and Time: 13 Sept. 2022, 11:00-12:30 CEST

Climate and Disaster Risk Finance and Insurance (CDRFI) is a prominent topic in 2022. The G7, recognizing the lack of scale and fragmented landscape of donors and implementing organizations, has launched an initiative to improve financial protection of vulnerable people through the ‘Global Shield against Climate Risks’. Financial protection against climate risks also features frequently in the Loss and Damage discussion inside and outside the UNFCCC, and specific initiatives like the L&D Financing Facility are emerging. This session discusses the state of the current climate risk finance architecture as well as key needs and entry points of improvement. Reforming the space is a challenging endeavor, but Civil Society Organizations and Multi-Actor Partnerships can play a significant role through their wide networks and local connections.

Moderation: Magdalena Mirwald (MCII) Paper presentation: Thomas Hirsch (Climate and Development Advice)

- Dr. Astrid Zwick (IGP)
- Sara Ahmed (V20)
- Kairos dela Cruz (ICSC)
- Vositha Wijenayake (SLYCAN Trust)
- Sven Harmeling (CARE)
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GLOBAL SHIELD

Main pillars:
- Collaboration_hub
- Financial_structure
- Sustainability

SUCCESS indicators:
- Increase loss ratio
- Pre-arranged packages for faster support
- Align coordination
- More cost coverage for vulnerable people
- Support to develop own solutions in vulnerable countries
- Recognition of non-economic losses
- Debt cancellation for climate-vulnerable countries

RST (Resilience and Sustainability Trust)

95% of losses are NOT compensated!

Landscape is very fragmented

Re-unite and coordinate all actors, donors etc

Coherent approach

in-country dialogue

specific needs and demands

Solution is in front of us, let's pull it together!

Important: Failing forward

V20 is part of it

V20 Part of it

Considerations for a loss and damage finance facility
- Setup as an operating entity of the UNFCCC and PA
- Should support existing regional approaches
- Could channel additional funding
- Needs new and additional resources
- Funding to come from countries
- Could become an essential pillar in the larger architecture

GLOBAL SHIELD

Global Shield

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CLIMATE and DISASTER RISK FINANCE:
Exploring the institutional landscape, gaps and needs

MCII
Building capacity and sharing knowledge on CDRFI: tools and approaches

Date and time: 14 Sept. 2022, 4-5:30 pm CEST

Climate and Disaster Risk Finance and Insurance (CDRFI) is a complex subject, and technical capacity gaps are one of the most named challenges of our MAP CSO partners and their member institutions. CDRFI is constantly gaining prominence, hence sharing knowledge and building capacity of new and existing stakeholders across different sectors, as well as educating beneficiaries and customers, is and will be a continuing endeavour. A number of CDRFI Knowledge Sharing Platforms and online courses have emerged in the last few years, particularly under the InsuResilience Global Partnership, the UNFCCC as well as from MAP partners. This session will introduce these different platforms, formally launch MCII’s new MAP eLearning course on CDRFI and give ample opportunity for discussions on best practices and lessons learned.

Moderation: Magdalena Mirwald

Panel:

- Jana Siebeneck (IGP)
- Christon Herbert (CPDC)
- Stefan Dierks (UNFCCC)
- Raul Fernandez (MCII)
- Yannick Schillinger (UNU PACET)
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The InsurResilience Centre of Excellence on Gender-smart Solutions
- Women are facing barriers
- CREATE AWARENESS
- COLLECT DATA
- SEX-DISAGREGATED
- CONTACT & JOIN US!

NAIROBI WORK PROGRAMME
- CLOSING CLIMATE ADAPTATION KNOWLEDGE GAPS
- The first step to action!
- DEVELOPING COUNTRIES

RISK RESILIENCE HUB
- GOVERNANCE and participation
- CAPACITY BUILDING
- SUSTAINABLE DEVELOPMENT
- Goal: Strengthen the CARIBBEAN Civil Society

PACET programme
- Focus on AFRIKA
- Foster cooperation between
- Technical training + Education + Entrepreneurial Skills

E-CAMPUS
- Goal: Making sense of the overall CDRFI Picture
- SHARE KNOWLEDGE
- ENGAGE WITH PARTICIPANTS
- FOSTERING INDEPENDENT THINKING & CRITICISM
- BROAD COVERAGE OF CDRFI TOPICS
- CERTIFICATE

HOW do you REACH your target group?

- SHARE the VALUE
- ENABLE MULTIPLIERS
- USE multiple CHANNELS

TRANSLATING your content in other languages
- WORTH in INVESTING
- MAKES KNOWLEDGE more ACCESSIBLE

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BUILDING CAPACITY and SHARING KNOWLEDGE on CDRFI TOOLS and APPROACHES

by designdopfel

MCI
Gender, equality, women empowerment and CDRFI: key considerations for effective actions

Date and Time:  15 Sept. 2022, 3-4 pm CEST/1-2 pm GMT

This session aims at taking a closer look at recent insights and emerging evidence on how to design CDRFI approaches in a gender-transformative manner. This session will bring together a panel of experts from a variety of countries and organizations to share experience and discuss key actions to take forward. Planned panelists:

- **Christiana Adokiye George**, Head Gender Unit, African Risk Capacity
- **Shaila Safaee Chalkasra**, Global Affairs Canada, socio-economic research and policy analyst: Emerging experience from the InsuResilience Centre of Excellence on Gender-smart Solutions
- **Fenitra Jeremiah**, SAF-FJKM: Gender-smart CDRFI in Madagascar: Insights from multi-actor partnership dialogues
- **Geneva Oliverie**, Caribbean Policy Development Centre: Gender-smart CDRFI in the Caribbean
- **Casey Morrison**, CARE Laos: Gender challenges for effective CDRFI in the Lao context
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**Gender Challenges**
- Women are caretakers
- Women often don't benefit because of: gender gap, loss of livelihood, loss of income
- Vulnerable groups: elderly, children, disabled

**Multi-Actor Partnership**
- Identifying impacts:
  - Climatic impacts (cyclogens, droughts, increase in sea level)
  - Water scarcity, loss of income, loss of biodiversity

**Cyclones, Droughts, Increase in Sea Level**

**Access to immediate funds**
- Important role of women in agriculture: essential for food security and economic growth

**African Risk Capacity**
- Support African governments with planning, preparing and responding to natural disasters

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- 13-22 September '22

**Gender, Equality, Women Empowerment and CDRFI**
- Key considerations for effective actions
From Glasgow to Sharm El Sheikh: CDRFI and the UNFCCC process

Date and Time: 16 Sept. 2022, 12-1:30 pm CEST

The session will provide a space to discuss the connections and interlinkages between climate and disaster risk finance and different aspects of the UNFCCC process. Particularly in the lead-up to COP27, it is key for multi-stakeholders to engage in and contribute evidence to the discussion on loss & damage, facilitate dialogues, strengthen vertical integration, and identify entry points and potential synergies.

Moderation: Ms. Vositha Wijenayake, SLYCAN Trust

Panel:

- Prof. Saleemul Huq, ICCCAD
- Dr. Christopher Bartlett, Republic of Vanuatu
- Ms. Vositha Wijenayake, SLYCAN Trust
- Mr. Sven Harmeling, CAN Europe
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Before Climate Change
- Global humanitarian help
  - Only came when there were CNN cameras
- Slow impacts
  - X = no help
- It's Climate Carnage!

After Climate Change
- No event is 100% natural anymore!

US converted “Glasgow Facility” to just “Dialogue”

Achievements happened outside of the Conference!
- Scottish Climate Justice Fund
- “as reparations for the harm of our emissions”

“Is it just talking for 3 years?!”
- Purpose!
- Timing is critical!

Involving Private Sector
- Could offer innovative products or data generation
- They need a business plan
- Give service and make profit

Work Together
- Network and plan with each other

Expectations for COP 27
- Adaptation and implementation
  - Address Loss & Damage
  - Enhance mitigation plan

Stakeholder Engagement
- We need to act on two fronts:
  - Pre-need disaster situation
  - Post-event situation
- We focus on long-term resilience of vulnerable people
- We need visibility and evidence!

From Glasgow to Sharm El Sheikh: CDRF and the UNFCCC process

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Closing Statements
- “We need to be actors, not longer observers of conversation”
- “Make public pressure it’s about collective survival”
- “Keep in mind: we are doing this to support the most vulnerable”
Pro-poor climate and disaster risk finance and insurance in the food sector: private sector experience and multi-actor partnerships

Date and time: 20 Sept. 2022, 9-10 am CEST/7-8 am GMT

Within the context of the overall conference, this session aims to share perspectives from domestic private sector stakeholders from various developing countries on climate risks in their operations and the potential role of CDRFI. It will seek to identify barriers and opportunities to pursue pro-poor CDRFI solutions in that context, and provide a space for private sector and civil society to engage across countries.

Panelists:

- Ishan Rajasuriya, Regional Manager, Ethical Tea Partnership Sri Lanka
- Kavindu Ediriweera, Director Youth Programme, SLYCAN Trust
- N.N., ARO (Madagascar): experience with index-based insurance in Southern Madagascar
- Moderated discussion
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3 PERSPECTIVES from the private sector:

**Ethical Tea Partnership**
- Vision: socially just, environmentally sustainable, thriving tea industry
- Needs: long term financing, improved technology, information
- Key priority areas: foreign exchange flow, climate & disaster risk financing
- Project: partnership for improved service and connectivity, digitalization for improved service and connectivity

**SLYCAN TRUST**
- Non-profit think-tank, collaboration & knowledge sharing
- Awareness & capacity building, evidence & knowledge
- Food security, climate & disaster risk financing

**AGRICULTURAL INDEX INSURANCE**
- Objectives: protect against climatic shocks, increase the capacity of poor households, reducing food insecurity
- Needs: access to financial services in rural areas, better access to financial services in rural areas
- Projects: state support, satellite data to improve the offer

What matters most to people?
- Small, informal incomes don’t have protection
- Fast & digital, less paperwork
- Complicated to understand, afraid to lose money
- Do it in groups, give a little payout every year!
- Most important actions: governments can take
- More awareness about climate change, its risks & need of action
- Improve benefit chains

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**PRO-POOR CDRFl in the FOOD SECTOR:** private sector experience and multi-actor partnerships
Report Launch:

Caribbean Emancipation 2030: A Sovereign Debt and Climate Justice Initiative for Caribbean SIDs

Date and time: 20 Sept. 2022, 2pm (GMT-4, Guyana)

The research paper examines the economic situation in the region and the existing debt which has been exacerbated by climate change impacts. Proffering key solutions and recovery methods from the debt crisis, such as the importance of debt relief, restructuring and forgiveness. Finally, the importance of CDRFI is to curb the vulnerability of many Small Island Developing States (SIDs) of Antigua and Barbuda, Barbados and Grenada.

Moderation: Christon Herbert, Caribbean Policy Development Centre (CPDC)

Presentations:

- Richard Jones, Caribbean Policy Development Centre (CPDC)
- Magdalena Mirwald, Munich Climate Insurance Initiative (MCII)
- Jwala Rambarran, Economic Consultant
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**Caribbean SIDS**
- Small economies
- Highly vulnerable to climate change
- Implications on the citizens
  - Citizens should be part of decision making!
  - Citizens should be part of decision making!

**Sources of debt**
- Funding development after the impact of climate events
- Implications on the citizens
  - It's moving revenue away from particular needs
  - Geothermal energy: a game changer!
  - The Report highly technical, but a strong foundation!

**CARIBBEAN EMANCIPATION 2030**
3 Objectives:
1. Allow SIDS to negotiate substantial reductions in their levels of debt
2. New green resilience bonds
3. Economic reform programme

**The Caribbean Policy Development Centre**
- Sensitize on key policy issues
- Impact policy makers
- Putting people at the centre of Caribbean sustainable development
- Reduce negative impact of disasters on vulnerable groups
- Difficult situation globally
- Climate disasters
- We have to find new, sustainable solutions!

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CARIBBEAN EMANCIPATION 2030
A sovereign debt and climate justice initiative for Caribbean SIDS
Climate and disaster risk finance and Insurance: Experiences from Africa

Date and time: 21 Sept. 2022, 10:30-12:00 CEST

According to the African Regional Assessment Report of 2020 published by the United Nations Office for Disaster Risk Reduction (UNDRR), during the decade of 2008-2018, over 157 million persons were directly and indirectly affected by disasters in Africa. This is why Climate and Disaster Risk Finance and Insurance (CDRFI) is an important prominent topic for the continent. It is also why African stakeholders are pushing for financial protection against risks frequently in Loss and Damage discussions inside and outside the United Nations Framework Convention on Climate Change (UNFCCC). This session will explore how African stakeholders are currently utilizing CDRFI instruments to enhance financial protection for Africans through Multi-Actor Partnerships, single actor initiatives and the regional risk pool of the African Risk Capacity.

Presentation: Vitumbiko Chinoko, International Climate Negotiator, Climate Justice and Equity Tutor, African Group of Negotiators Expert Support (AGNES)

Moderator: Lemekeza Mokiwa, Interim Assistant Country Director – Programs, CARE International in Malawi

Panel:

- Julius Ng’oma, National Coordinator, Civil Society Network on Climate Change
- Bako Nirina Rabevohitra, prevention and emergency management support unit, government of Madagascar
- Emmanuel Seck, Executive Director, ENDA Energie, Senegal
- Koffi Konin, Head of government services east and southern Africa, African Risk Capacity
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Malawi
- Supported by German government
- High stakeholder involvement
- Launching different models

Madagascar
- Highly affected by droughts, tropical cyclones
- Construct climate-resistant housing

Senegal
- Affected by droughts, desertification
- Enhancing information and knowledge

ARC Insurance
- Launching different models
- Risk pool
- Flood, drought, cyclone

Senegal
- Affected by droughts, desertification
- Enhancing information and knowledge

Senegal
- Affected by droughts, desertification
- Enhancing information and knowledge

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Climate and Disaster Risk Finance and Insurance: Experiences from Africa
Building MAP in Asia: Contextualizing and Localizing CDRFI in Laos, Philippines, and Sri Lanka

Date and time: 23 Sept. 2022, 03:00PM (GMT +8 Manila)

This session focuses on country experiences of building the Multi-Actor Partnership in Laos, Philippines, and Sri Lanka for the past years.

Presenters from CARE International-Laos, Chrysalis, SLYCAN Trust, and Institute for Climate and Sustainable Cities will give an overview of local MAP-building processes that they have initiated during the consortium’s first phase.

Presentation topics include: facilitation of enabling policy environments for climate and disaster risk financing and insurance (CDRFI), CDRFI in the agriculture & food security sectors, and research on pilot CDRFI products and initiatives.

Moderator: Angelika Marie David, ICSC

Presenters:
- Casey Morrison, Senior Climate Change and Gender Advisor, CARE International in Laos
- Anuradhi Jayasinghe, Consultant – Researcher, Chrysalis
- Dennis Mombauer, Director for Research & Knowledge Management, SLYCAN Trust
- Angelo Kairos Dela Cruz, Deputy Executive Director, Institute for Climate and Sustainable Cities (ICSC)
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We had a rich discussion

but:

We need more public pressure

we need lots of pilot programmes

Challenges are cross-cutting

Industrialized countries need to do more and better!

affordability of CDRFI

These conversations must lead to actions!

do not shift the burden to the local communities

It is key to have a contact point

It is key to have a contact point

enhance the coordination, coherence, complementarity of all stakeholders

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Closing session: Key learnings and take-aways across the conference

Use a bottom-up approach

Promote female participation

DO it right the first time or trust will be lost!
Closing session: key learning and take-aways across the conference

Date and time: 22 Sept. 2022, 1-2pm CEST/11-12 am GMT

The session will wrap-up key aspects of discussions, learnings and take-aways from the various conference sessions. It will do so by involving various panellists and by presenting graphical recordings which will highlight in an innovative way key considerations. These will then also be discussed of a panel of experts including:

- **Dr. Martin Kipping**, Head of Division Climate Policy, German Federal Ministry for Economic Cooperation and Development (BMZ)
- **Chikondi Chabvuta**, CARE International/Southern Africa, CSO representative in the High-Level Consultative Group of the InsuResilience Global Partnership (IGP)
- **Alpha Kaloga**, African Group of Negotiators/Guinea
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CDRFI in Laos
- 70% highly depend on farming
- Coordination across sectors
- Lack of technical expertise
- Change in mindset for farmers
- No agricultural insurances yet
- Private sector and government support

Challenges
- Sustainability
- Learning exchange between provinces

Key Stakeholders
- Farmers
- Government
- Civil society
- Private sector

LESS LESS LESS

CDRFI in Sri Lanka
- SME-sector is the backbone of Sri Lanka's economy
- Focus on SMEs

LESS LESS LESS

CDRFI in the Philippines
- It's grounded in laws
- Partnership with local universities
- Map as discussion platform
- Local map

Key Components
- Awareness and capacity building
- Evidence and knowledge
- Building capacity for insurances systems

Discussion
- What is limiting CDRFI development?
- Lack of cross-sector collaboration
- Lack of awareness

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Building MAP in Asia:
Contextualizing and localizing CDRFI in Laos, Philippines, and Sri Lanka

Slycan Trust in Sri Lanka
- Building capacity for insurances systems
- I had bad experience with life insurances
- Fill information gap
- Formal agreements

Key Recommendations
- Maximize collaboration
- Policy interventions
- 90 beyond pilot stage
- Next steps

Next Steps
- Advance MAP in the new administration
- National level
- Local level

Flexible modes of engagement
- Connect stakeholders on shared issues
- Sub-groups work well

Kilometer Stone
- Mutation support systems to secure livelihoods
- Accepting climate risks and transferring it through adaptation strategies that strengthen marketing channels

INSTITUTE FOR CLIMATE AND SUSTAINABLE CITIES
Multi-Actor-Partnerships on Climate and Disaster Risk Finance and Insurance (CDRFI) aim to strengthen the technical understanding of CDRFI solutions and to spur an effective collaboration between civil society organizations, governments, and private sector stakeholders at the national and international level. Through a BMZ-funded project (2019-2022), MAPs have been pursued and partially established in the Caribbean, Lao PDR, Malawi, Madagascar, the Philippines, Senegal and Sri Lanka through local project partners with support from CARE Germany, MCII and Germanwatch.